

## YO!

Our YO! account is designed for our members ages 13-17 to help you save for now and in the future. This account always earns a higher dividend rate. A checking account may be opened and a Visa debit card issued.

Members less than 18 years of age can open a Certificate of Deposit with a minimum balance of \$250.00. They will also earn an additional .01% for each birthday they have reached, with a maximum addition of .17% above our standard rate.

\*An early withdrawal penalty may be assessed for early maturity based on the term.

To view the most current dividend rate on the certificate of deposit, head to our Rate Schedule (<https://www.flagcu.com/rate-schedule/>).

The more you save the more you earn!

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## Lincoln Loyalty

The Lincoln Loyalty account is available to students of Lincoln High School.

The Lincoln Loyalty account offers:

- a higher dividend rate than our regular savings account
- an instant issue Visa debit card designed just for students, teachers and staff of LHS
- the chance to earn an additional \$50.00 a year

Students who receive a C average or better, may earn \$25.00 each year. You may also earn an extra \$25.00 for taking one of the online financial literacy courses through Debt Management Credit Counseling (<http://www.dmcccorp.org/flag-credit-union/>) each year. It is the student's responsibility to present a report card and/or certificate of course completion to receive the \$25.00 incentive.

Eligible Lincoln students must provide valid student ID and may only open one Lincoln Loyalty Account. The account transfers to a regular savings account 30 days after expected graduation date or 4 years from the date of account opening, whichever occurs first.

A minimum of \$10 is required to open the account. The \$10.00 represents a \$5.00 one-time membership fee and a \$5.00 deposit into the account as your "share" of the Credit Union.

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